

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant(s): George H. Butcher III | : | Group Art Unit: 3693 |
| Serial No.: 09/823,376 | : | Examiner: Jason Borlinghaus |
| Filed: March 30, 2001 | : | Attorney Docket No.: 006878.111401 |
| For: A METHOD OF STRUCTURING A CREDIT HAVING A REPAYMENT OBLIGATION | : | |

AMENDMENT IN RESPONSE TO SEPTEMBER 2, 2008 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on September 2, 2008 in connection with the above-identified patent application. The September 2, 2008 Office Action provided a period of 3 months in which to file a response, i.e., by December 2, 2008. A Petition for a three-month extension of time is being filed herewith. Accordingly, a reply is now due by March 2, 2009 and this Amendment is being timely filed.